

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: \_\_\_\_\_

Judge: \_\_\_\_\_

Chapter: 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by J.P. Morgan Mortgage Acquisition Corp, creditor,

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not

been accounted for. Documentation in support is attached.

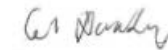
Payments were made to the correct address.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: \_\_\_\_\_



Debtor's Signature

Date: \_\_\_\_\_

Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

# EXHIBIT A

ERIC DOMBROWSKI  
424 KENNEDY ST  
ISELIN, NJ 08830-1213

906

1-7145/2260  
21

5-2-22 Date

CHECK ARMOR  
PEACE PROTECTION

Pay to the  
Order of Rosh mace \$ 2170.72

Two thousand one hundred seventy <sup>72</sup>/<sub>100</sub> Dollars  Photo Safe Deposit® Details on back

**Northfield**  
Bank

1410 St. Georges Ave  
Avenel, NJ 07001  
www.northfield.com

For 7401563675 EML MP

⑆ 226071457⑆ XXXXXXXXXX 7766⑈ 00906

226076457

7766

ERIC DOMBROWSKI

Security Features exceed industry standards and include:

- ImageMatch®: Matching account and check number on back (Patent No. 9,240,088)
- MobileMark®: Mobile Deposit check mark to indicate check has been deposited via mobile device
- The Security Weave® pattern on back designed to deter fraud
- Microprint (MP) lines printed on front and back
- The words "ORIGINAL DOCUMENT" across the back
- Photo Safe Deposit® icon visible on front and back

Do not cash if:

- Any of the features listed above are missing or appear altered
- Fugitive Ink on back looks pink or has disappeared
- Brown stains or colored spots appear on both front and back



Photo  
Safe  
Deposit

00908

0910535490

2022-05-10

MAY 9 22 AM 11:57

21COH

4123039038 MOBILE/REMOTE DEPOSIT  
44314602 FINANCIAL INSTITUTION ON LINE ABOVE

**ENDORSE HERE**

**X PAY TO THE ORDER OF**  
**WELLS FARGO BANK, N.A.**  
**FOR DEPOSIT ONLY**  
**RLMS PAYMENT CLEARING**

ERIC DOMBROWSKI  
424 KENNEDY ST  
ISELIN, NJ 08830-1213

913

1-7145/2260  
21

6-8-22

Date

CHECK ARMOR  
IMAGE PROTECTION

Pay to the  
Order of

Rushmore Loan

\$ 2170.00

Two thousand + Seventy - ~~the~~

Dollars



Photo  
Safe  
Deposit®  
Details on back

Northfield  
Bank

1410 St. Georges Ave  
Avenel, NJ 07001  
www.northfield.com

For

7601963675

AMC

MP

⑆ 226071457⑆

7766 00913

22607645?

7766

ERIC DOMBROWSKI

Security Features exceed industry standards and include:

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Do not cash if:

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- Brown stains or colored spots appear on both front and back

Photo  
Safe  
Deposit®0910159524  
2022-06-21

☐ CHECK BOX FOR MOBILE/REMOTE DEPOSIT  
WRITE NAME OF FINANCIAL INSTITUTION ON LINE ABOVE

ENDORSE HERE

X

11753571

1154272

Can payments to:  
LLC

11753571

side and you have submitted all the required documents, your mortgagor  
and loan requirements remain in effect and unchanged due  
day of the month in which it is due, this

**ERIC DOMBROWSKI**  
424 KENNEDY ST  
ISELIN, NJ 08830-1213

920  
1-714/2365  
21

7-6-22 Date

Pay to the Order of Rushmore Loan \$ 2226.23

Two Thousand & Two hundred twenty Dollars

Six -  $\frac{23}{100}$

adl

**Northfield Bank**  
10 St. Georges Ave  
Iselin, NJ 07001  
northfield.com

7601563675

760714571

7766 00920



# EXHIBIT B

**From:** [myLoanRLMS@Rushmorelm.com](mailto:myLoanRLMS@Rushmorelm.com)  
**To:** [Elissa Kelly](#)  
**Subject:** Payment Applied  
**Date:** Tuesday, May 10, 2022 3:26:57 PM

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05/10/2022

Loan Number: \*3675

ERIC DOMBROWSKI  
424 KENNEDY ST  
ISELIN , NJ 08830

**Your \$2170.72 payment has successfully posted.**

Login to your account on [MyRushmoreLoan.com](https://MyRushmoreLoan.com) to view your transaction history.

If you need further assistance, please login to view your account details, send a secure message, or chat with an agent.

Thank you for being a valued customer.  
Rushmore Customer Care

**This message is for information purposes only. Please do not respond to this email address.**

The information contained in this message is proprietary and/or confidential. If you are not the intended recipient, please: (i) delete the message and all copies; (ii) do not disclose, distribute or use the message in any manner; and (iii) notify the sender immediately. In addition, please be aware that any message addressed to our domain is subject to archiving and review by persons other than the intended recipient. Thank you.

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this communication is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.



[Equal Housing Opportunity](#) | NMLS ID# 185729 | 1755 Wittington Place Suite 400 Dallas, TX 75234 | 888.504.6700 | [www.rushmorelm.com](http://www.rushmorelm.com)

**From:** [myLoanRLMS@Rushmorelm.com](mailto:myLoanRLMS@Rushmorelm.com)  
**To:** [Elissa Kelly](#)  
**Subject:** Payment Applied  
**Date:** Saturday, June 18, 2022 3:08:52 PM

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06/18/2022

Loan Number: \*3675

ERIC DOMBROWSKI  
424 KENNEDY ST  
ISELIN , NJ 08830

**Your \$2070.00 payment has successfully posted.**

Login to your account on [MyRushmoreLoan.com](https://MyRushmoreLoan.com) to view your transaction history.

If you need further assistance, please login to view your account details, send a secure message, or chat with an agent.

Thank you for being a valued customer.  
Rushmore Customer Care

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**From:** [myLoanRLMS@Rushmorelm.com](mailto:myLoanRLMS@Rushmorelm.com)  
**To:** [Elissa Kelly](#)  
**Subject:** Payment Applied  
**Date:** Friday, July 15, 2022 3:14:31 PM

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07/15/2022

Loan Number: \*3675

ERIC DOMBROWSKI  
424 KENNEDY ST  
ISELIN , NJ 08830

**Your \$2226.23 payment has successfully posted.**

Login to your account on [MyRushmoreLoan.com](https://MyRushmoreLoan.com) to view your transaction history.

If you need further assistance, please login to view your account details, send a secure message, or chat with an agent.

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Rushmore Customer Care

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[Equal Housing Opportunity](#) | NMLS ID# 185729 | 8616 Freeport Pkwy, Suite 100, Irving, TX 75063 | 888.504.6700 | [www.rushmorelm.com](https://www.rushmorelm.com)

# EXHIBIT C

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

VELLA, SINGER AND ASSOCIATES, P.C.  
Maureen E. Vella, Esq. 005351985  
54 Grove Street, Suite 1B  
Somerville, New Jersey 08876  
(732) 494-8200  
E-Mail: mvella@vellasinger.com  
Attorney for Debtor, Eric Dombrowski

In Re:

Eric Dombrowski

Case No.: 22-12621

Chapter: 13

Hearing Date: 7/27/2022

Judge: MBK

### Supplemental Certification of Debtor, Eric Dombrowski

I, Eric Dombrowski, am the Debtor in the above captioned case, submits this Supplemental Certification in support of my opposition to the Motion for Relief from Stay filed by Emmanuel J. Argentieri, Esq., on behalf of J.P. Morgan Mortgage Acquisition Corp./Rushmore.

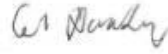
1. J.P. Morgan Mortgage Acquisition Corp./Rushmore states that “Movant’s interest in subject property are being harmed.” In fact, I am being harmed because J.P. Morgan Mortgage Acquisition Corp./Rushmore has not paid post-petition property taxes and now I am under a Consent Order obligation to have these paid by August 8, 2022. I am in fear that J.P. Morgan Mortgage Acquisition Corp./Rushmore will not do the right thing so I am going to pay the Township of Woodbridge directly.

2. Further, I do not understand is why J.P. Morgan Mortgage Acquisition Corp./Rushmore says they have \$0 in a suspense account because they have received my payments. I have no idea what J.P. Morgan Mortgage Acquisition Corp./Rushmore has done with my payments and I respectfully request that Rushmore account properly for all funds paid by me.

3. I respectfully request the Court to deny the Movant’s request as I have been compliant with my payments.

I certify under penalty of perjury that the above is true.

Date: 7/15/2022



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Eric Dombrowski